

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 22-19651-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Juan F Espinal  
66 Seneca Avenue  
Dumont, NJ 07628

Maria L Espinal  
66 Seneca Avenue  
Dumont, NJ 07628

Social Security No.:  
xxx-xx-4844

xxx-xx-6119

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on December 5, 2023.

Dated: December 5, 2023  
JAN: zlh

Jeanne Naughton  
Clerk

In re:  
Juan F Espinal  
Maria L Espinal  
Debtors

Case No. 22-19651-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Dec 05, 2023

Form ID: plncf13

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Juan F Espinal, Maria L Espinal, 66 Seneca Avenue, Dumont, NJ 07628-2730
519785190	#+ Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 05 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 05 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 05 2023 21:17:02	Synchrony Bankc/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519785189	+ Email/Text: backoffice@affirm.com	Dec 05 2023 21:08:00	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
519785191	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 05 2023 21:06:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519785194	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 05 2023 21:17:08	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519785196	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Dec 05 2023 21:17:04	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, 7933 PRESTON RD, PLANO, TX 75024-2302
519785197	+ Email/Text: bankruptcy@cavps.com	Dec 05 2023 21:08:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2321
519785199	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 05 2023 21:16:55	CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519785200	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 05 2023 21:16:55	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
519798779	+ Email/PDF: ebn_ais@aisinfo.com	Dec 05 2023 21:17:05	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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519794356	+ Email/Text: bankruptcy@cavps.com	Dec 05 2023 21:08:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
519785201	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 05 2023 21:16:56	Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
519837105	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 05 2023 21:08:00	Federal Home Loan Mortgage Corporation, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519785202	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 05 2023 21:07:00	Internal Revenue Services, Special Processing Branch, PO Box 744, Springfield, NJ 07081
519836900	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 05 2023 21:07:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519785203	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 05 2023 21:06:00	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
519818952	Email/PDF: resurgentbknofications@resurgent.com	Dec 05 2023 21:17:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519785205	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 05 2023 21:07:00	MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE, SUITE 100, SAN DIEGO, CA 92108-3007
519785209	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 05 2023 21:07:00	MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
519785212	Email/Text: bankruptcynotice@nymcu.org	Dec 05 2023 21:08:00	MUNICIPAL CREDIT UNION, ATTN: BANKRUPTCY, PO BOX 3205 CHURCH ST STATION, NEW YORK CITY, NY 10007
519810115	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 05 2023 21:07:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519785207	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 05 2023 21:07:00	Midland Funding, PO Box 2001, Warren, MI 48090-2001
519785214	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2023 21:17:11	PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
519799627	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2023 21:17:12	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519799626	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2023 21:16:58	Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541
519785216	Email/Text: signed.order@pfwattorneys.com	Dec 05 2023 21:06:00	Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785221	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 05 2023 21:08:00	SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
519785222	+ Email/Text: bkelectronicnoticecourtmall@computershare.com	Dec 05 2023 21:07:00	SLS/EQUITY, ATTN: BANKRUPTCY, 8742 LUCENT BLVD., HIGHLANDS RANCH, CO 80129-2302
519785213	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 05 2023 21:06:00	New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695
519785223	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 21:16:57	SYNCB/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519785224	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 21:16:56	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785226	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 21:16:54	SYNCHRONY BANK/ OLD NAVY, ATTN:

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			BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785227	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 21:17:07	SYNCHRONY BANK/CARECREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785228	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 21:17:01	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785229	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 21:17:07	SYNCHRONY/PAYPAL CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785220	+ Email/Text: bk-notification@sps-law.com	Dec 05 2023 21:06:00	Schachter Portnoy, LLC, Attorneys at Law, 3490 U.S. Route 1, Suite 6, Princeton, NJ 08540-5920
519785662	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 21:17:03	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519785230	+ Email/Text: bncmail@w-legal.com	Dec 05 2023 21:07:00	TARGET NB, C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT PO BOX 9475, MINNEAPOLIS, MN 55440-9475
519785232	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 05 2023 21:07:00	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001
519785231	^ MEBN	Dec 05 2023 21:02:13	Tolls by Mail Payment Processing Center, PO Box 15183, Albany, NY 12212-5183
519785234	^ MEBN	Dec 05 2023 21:02:50	Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
TOTAL: 42			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519785193	*+	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519785192	*+	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519785195	*+	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519785198	*+	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2321
519785204	*+	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
519785206	*+	MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE, SUITE 100, SAN DIEGO, CA 92108-3007
519785210	*+	MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
519785211	*+	MIDLAND FUNDING, LLC, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
519785208	*+	Midland Funding, PO Box 2001, Warren, MI 48090-2001
519785215	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
519785217	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court., Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785218	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court., Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785219	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court., Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519785225	*+	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519785233	*+	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 07, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Juan F Espinal ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Joint Debtor Maria L Espinal ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5